

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
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Case No.: **22-19596-JNP**

Chapter 13

Judge Jerrold N. Poslusny, Jr.

In Re:

**Sharlene L. Collins aka Sharlene Lee Collins**  
Debtor(s).

**CERTIFICATION IN SUPPORT OF MOTION TO APPROVE  
TRIAL LOAN MODIFICATION**

Douglas McDonough, Esq., attorney for PennyMac Loan Services, LLC, hereby certifies as follows:

1. I am an attorney at law of the State of New Jersey and an associate with the law firm of FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP.
2. I have personally reviewed the documents attached to this Certification, and they are true and correct copies of the original documents.
3. This certification is made in support of the motion filed by PennyMac Loan Services, LLC (the "Movant") for an Order Approving a Partial Claim Loan Modification Agreement between Movant and the Debtor(s), relating to the real property commonly known as 6349 Harvey Ave., Pennsauken NJ 08109 (the "Subject Property").
4. Upon information and belief, the Subject Property is owned by the Debtor(s).

5. Upon information and belief, the Movant is the holder of the Mortgage on the Subject Property.
6. A true and correct copy of the recorded Mortgage is attached to this Certification as Exhibit A.
7. The Movant seeks to modify the Mortgage with a modification agreement (the "Loan Modification"), offered to the Debtor(s) on or about May 24, 2023.
8. A true and correct copy of the proposed Loan Modification is attached to this Certification as Exhibit B.
9. All terms and conditions of the current loan including but not limited to the note, mortgage (Exhibit A), or other security instrument, remain in full force and effect.
10. Debtor will be required to continue making all post modification payments, as of the effective date of the modification agreement, on or before their due date until such time as court approval is granted and the modification is finalized.
11. Failure to maintain post modification payments may result in the modification being denied by the servicer, upon filing proper notification with the bankruptcy court.
12. PennyMac Loan Services, LLC therefore prays for an Order Approving The Trial Loan Modification.

I certify that the foregoing is true to the best of my knowledge and am aware that if anything herein is willfully false, I am subject to punishment.

Dated: July 07, 2023

/s/ Douglas McDonough  
Douglas McDonough, Esq.